

NEWS



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FLOOD INSURANCE:

There are some misconceptions concerning flood insurance circulating at this time.

1. *Anyone* within a NFIP participating community can buy a flood insurance policy, regardless of the location of their structure.
2. If your structure is the only one to flood during the flood event you are eligible to receive a flood insurance payment IF any adjacent land (to include a neighbor's yard) or public road or street also flooded. The Federal Insurance Administration states that two or more properties must flood and they must be adjacent to each other. **A neighbor's yard or a public road or street is considered to be a property in this case.**
3. A rare exception exists when only one property is located on less than 2 acres of land is damaged. *Example: A building built in a natural bowl in the earth and water collects in the building.*
4. Examples of premium rates and coverage:

Post-FIRM Building in a 'C' or 'X' Zone, for \$50,000.00 building coverage and \$12,000.00 in contents is \$171.00 per year.

Pre-FIRM Building in an 'A' Zone, for \$50,000.00 building coverage and \$12,000.00 in contents is \$590.00 per year.

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